**County colleges offer big savings**

**Jersey’s ranked among best bargains in nation**

*Kelly Heyboer For The Star-Ledger*

New Jersey college students who attend their first two years at a county college, then transfer to a four-year school to finish their degrees are taking advantage of one of the biggest tuition bargains in the nation, according to a new study.

New Jersey students saved an average of $20,993 by attending a county college for two years — the most in the nation, according to the study of 2014-15 tuition rates by Student Loan Hero, a student debt website.

The No. 1 ranking is not necessarily a good thing. County college students save the most in New Jersey largely because the state’s four-year public colleges have such high tuition compared to the rest of the nation, the study said.

“New Jersey college students stand to save the most by attending a community college first rather than one of the state’s four-year public schools from the get-go,” the study said. “That’s mostly due to high tuition costs at four-year public colleges in New Jersey. A college credit costs $519 —the third-highest of any state.”

The study calculated the average tuition cost per credit at both county colleges and four-year colleges in each state. Then, researchers calculated how much a student would save by taking two years of classes, or 60 credits, at a county college and transferring the credits to a four-year college to complete a bachelor’s degree.

New Jersey county college students had the biggest total savings per student in the nation, followed closely by Illinois (an average of $20,707 in savings), Pennsylvania ($18,653), California ($18,403) and Virginia ($17,706).

Kansas ranked last in the nation, with the average student saving just $2,800 by attending two years at a county college instead of a four-year college, the study said.

The study did not take into account the availability of scholarships or other financial aid to defray tuition costs.

In recent years, New Jersey colleges have been promoting the idea of saving money by starting a degree at one of the state’s 19 county colleges, then transferring to a fouryear college for the junior and senior year.

Several county colleges have partnerships with four-year colleges to make transfers easier. The state also offers NJ STARS, a scholarship that allows students who graduate in the top 15 percent of their high school class to attend county college tuition-free for two years.

In New Jersey, county college tuition varies by county. Tuition for the 2016-17 school year ranges from about $99 a credit in Gloucester County to $184 a credit in Union County, according to the state Office of the Secretary of Higher Education. Most classes are three credits.

The average full-time county college student pays about $4,723 a year for tuition and fees, according to the state statistics.

By comparison, the average undergraduate attending one of the state’s four-year colleges is paying between $11,430 at New Jersey City University and $16,430 at New Jersey Institute of Technology for annual tuition and fees — before room, board, books and other costs are added to the bill, according to the state figures.

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